

**STATE OF VERMONT EMPLOYEE MEDICAL PLANS FOR ACTIVE EMPLOYEES AND UNDER-65 RETIREES**  
**Effective January 1, 2009**

Benefit/Feature	TotalChoice Plan	SelectCare POS Plan		HealthGuard PPO Plan		SafetyNet Plan
		In-Network	Out-of-Network	In-network	Out-of-Network	
Annual DEDUCTIBLE	\$300 per person; \$600 per family	none	\$500 per person; \$1,000 per family	\$300 per person; \$600 per family	\$500 per person; \$1,000 per family	\$2,000 per person, no family maximum
MAXIMUM annual COPAYS (after deductible is met)	\$750 per person; \$2,250 per family	none	\$2,000 per person; \$6,000 per family	\$2,000 per person; \$6,000 per family	\$4,000 per person; \$12,000 per family	\$6,000 per person, no family maximum
Maximum Lifetime Benefit Per Member	\$2 million	none	\$2 million	\$2 million	\$2 million	\$2 million
PERCENTAGE THAT THE PLAN PAYS						
Inpatient Hospital	90%	100% after \$250 co-pay	70%	80%	60%	70%
Outpatient Hospital	80%	100%	70%	80%	60%	70%
Emergency Room	80%	100% after \$50 co-pay (waived if admitted)	70%	80%	60%	70%
Physician Charges <ul style="list-style-type: none"><li>Office visit</li><li>Surgery</li><li>In-Hospital visit</li></ul>	80%  90% inpatient; 80% outpatient  90%	100% after \$15 copay  100%  100%	70%  70%  70%	80%  80%  80%	60%  60%  60%	70%  70%  70%
Diagnostic X-ray and Labs	80%	100%	70%	80%	60%	70%
Home Healthcare	80%	100%	70%	80%	60%	70%
COMMON BENEFITS IN ALL PLAN OPTIONS						
Preventive Exams & Tests-Program Benefits	1. Physicals (includes well child care). 2. Immunizations 3. Prostate & GYN exams. 4. Mammograms. Included as regular benefits subject to the plan deductible and coinsurance, or copay, if applicable. However, maximum out-of-pocket expense of \$25 applies. Benefits provided to all members, including dependents.					
Wellness Program Benefits	Available to all active employees and retirees in any of the four health plan options, at no charge to the employee or retiree					
COMMON BENEFITS IN ALL PLAN OPTIONS EXCEPT THE SAFETYNET PLAN						
Mental Health & Sustance Abuse Program Benefits	In-Network: Paid at 100%. No predetermined visit or day limits. Out-of-Network: Visit & day limits apply. Deductibles & copay required.					Plan pays 70%
Prescription Drugs <ul style="list-style-type: none"><li>Retail</li><li>Mail</li></ul>	This is a prescription drug card plan, which combines both local retail and mail order drugs. There is an annual \$25 per person/\$75 family deductible. Individual pays 10% copay for generic drugs, 20% copay for preferred brand drugs, and 40% copay for non-preferred brand drugs. 40% copay drugs will not be counted toward the maximum out-of-pocket limit, except for Speciality drugs. Maximum out-of-pocket is \$700 per covered member per year for both retail and mail order including the deductible.					Plan pays 70%
Routine Vision Care	The plan pays \$100 every two years, with no deductible and coinsurance, or copay. Benefits available for every plan member, including dependents. Covers routine exams and/or lens changes.					Plan pays 70% of charge, after deductible, up to \$100, every 2 years